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MAR 13 2006

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<b>MESSAGE</b>	Attached please find the following regarding <u>U.S. Patent Application No. 10/022,438</u> <ol style="list-style-type: none"> <li>1. Fax Cover Sheet - 1 page</li> <li>2. Certificate of Transmission - 1 page</li> <li>3. Amendment/Response to Notice of Non-Compliant Amendment</li> </ol>	
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Attorney Docket No. 52493.000230  
Application Serial No: (10/022,438)

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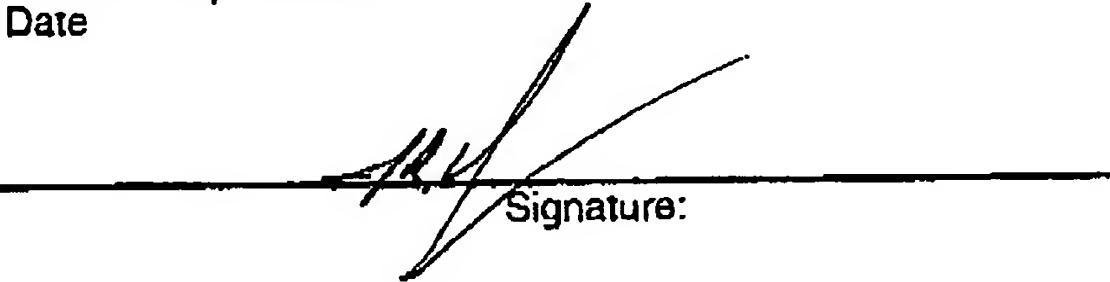
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1. Fax Cover Sheet (including this certificate) - 2 pages ✓
2. Amendment and Response - 7 pages ✓

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Patent Application  
U.S. Application No.: 10/022,438  
Attorney Docket No.: 52493.000230

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**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Application Number	:	10/022,438	Confirmation No.:	5099
Applicant	:	Allison Stoltz et al.		
Filed	:	December 20, 2001		
Title	:	SYSTEM AND METHOD FOR RISK ASSESSMENT		
TC/Art Unit	:	3623		
Examiner:	:	Graysay, Tamara L.		
Docket No.	:	52493.000230		
Customer No.	:	21967		

**AMENDMENT/RESPONSE**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Notice of Non-Compliant Amendment dated February 13, 2006, the following amended paragraphs for amendment of the specification of the instant application are submitted.

Amendments to the Specification begin on page 2 of this paper.

Remarks begin on page 7 of this paper.

Applicant respectfully submits that the following amendments are in compliance with 37 C.F.R. § 1.121, and requests entry thereof.